



Inventor: Childress
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Amendment to the Claims:

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(Original) A method for providing context-sensitive help in a computer-based insurance claims processing system comprising a display, the method comprising:

- initiating processing of an insurance claim on the computer-based insurance claims processing system, wherein said processing of the insurance claim on the computer-based insurance claims processing system comprises one or more steps, and wherein each step is displayable in a display page on the display;
- initiating a first step in the processing of the insurance claim;
- reading a page identifier for the display page for the first step from display information describing the display page for the first step;
- locating a first help information entry for the first step in a help database using the page identifier for the display page, wherein the first help information entry for the first step includes a first unit of help information for the first step;
- reading the first unit of help information for the first step from the first help information entry in the help database;
- displaying the first unit of help information read from the first help information entry for the first step on the display; and
- displaying the display page for the first step on the display.

2. (Original) The method of claim 1, further comprising:
- locating a second help information entry for the first step in the help database using the page identifier for the display page, wherein the second help information entry for the first step includes a second unit of help information for the first step;
 - reading the second unit of help information for the first step from the second help information entry in the help database; and
 - displaying the second unit of help information read from the second help information entry for the first step on the display.

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3. (Original) The method of claim 2, further comprising:
determining a first relevance value for the first unit of help information read from the first
help information entry for the first step;
determining a second relevance value for the second unit of help information read from
the second help information entry for the first step; and
wherein the first unit of help information and the second unit of help information are
displayed in order of their relevance values.
4. (Currently amended) The method of claim 1,
wherein the help database comprises an index table comprising a plurality of index table
entries, wherein a first portion of the plurality of index table entries each comprise
a page identifier and an object identifier;
wherein the help database further comprises one or more help information tables each
comprising a plurality of help information entries, wherein each of the plurality of
help information entries ~~in each of the one or more help information tables~~
comprises an object identifier and a unit of help information; and
wherein the index table entries in the index table are used to locate help information
entries in the one or more help information tables by matching index table entry
object identifiers to help information entry object identifiers.
5. (Original) The method of claim 4,
wherein said locating the first help information entry for the first step in the help database
using the page identifier for the display page comprises:
locating in the index table a first index table entry comprising a page identifier
that matches the page identifier for the display page, wherein the first
index table entry comprises a first object identifier;
reading the first object identifier from the index table entry; and

locating in a first of the one or more help information tables the first help information entry for the first object identifier, wherein an object identifier in the first help information entry matches the first object identifier from the first index table entry, and wherein the first help information entry further comprises the first unit of help information for the first step.

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6. (Original) The method of claim 5,
wherein the one or more help information tables comprise a header table, wherein units of help information in the header table include headers from one or more documents related to the processing of the insurance claim.
 7. (Original) The method of claim 5,
wherein the one or more help information tables comprise a text table, wherein units of help information in the text table include text sections from one or more documents related to the processing of the insurance claim.
 8. (Original) The method of claim 1,
wherein the first unit of help information read from the first help information entry for the display page is information relevant to performing the first step in processing of the insurance claim.
 9. (Original) The method of claim 1,
wherein the first unit of help information read from the first help information entry for the display page is extracted from a guidebook comprising a plurality of terms used in insurance claims processing.
 10. (Currently amended) The method of claim 1, further comprising:

providing a search interface on the display, wherein the search interface is configured to accept user input of one or more terms to be searched for in the help database;
~~the user entering~~ receiving a first term to be searched for in the search interface;
initiating a search for the first term in the help database;
locating a first help information entry for the first term in the help database, wherein the first help information entry for the first term includes a first unit of help information for the first term;
reading the first unit of help information for the first term from the first help information entry in the help database; and
displaying the first unit of help information read from the first help information entry for the first term on the display.

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11. (Original) The method of claim 10, further comprising:

locating a second help information entry for the first term in the help database, wherein the second help information entry for the first term includes a second unit of help information for the first term;
reading the second unit of help information for the first term from the second help information entry in the help database; and
displaying the second unit of help information read from the second help information entry for the first term on the display.

12. (Original) The method of claim 11, further comprising:

determining a first relevance value for the first unit of help information read from the first help information entry for the first term;
determining a second relevance value for the second unit of help information read from the second help information entry for the first term; and
wherein the first unit of help information and the second unit of help information are displayed in order of their relevance values.

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13. (Original) A method for providing context-sensitive help in a computer-based insurance claims processing system comprising a display, the method comprising:
- initiating processing of an insurance claim on the computer-based insurance claims processing system, wherein said processing of the insurance claim on the computer-based insurance claims processing system comprises one or more steps, and wherein each step is displayable in a display page on the display;
 - initiating a first step in the processing of the insurance claim;
 - retrieving a page identifier for the display page for the first step from display information describing the display page for the first step;
 - locating a first page identifier entry for the page identifier in a first index table, wherein the first page identifier entry includes a first object identifier for locating help information entries in one or more help information tables;
 - reading the first object identifier from the first page identifier entry;
 - locating a first help information entry for the first object identifier in a first help information table from the one or more help information tables, wherein the first help information entry for the first object identifier includes a first unit of help information for the first step;
 - reading the first unit of help information for the first step from the first help information entry in the first help information table;
 - displaying the first unit of help information read from the first help information entry for the first step on the display; and
 - displaying the display page for the first step on the display.
14. (Original) The method of claim 13, further comprising:
- locating a second page identifier entry for the page identifier in the first index table, wherein the second page identifier entry includes a second object identifier for locating help information entries in the one or more help information tables;

retrieving the second object identifier from the second page identifier entry;
locating a second help information entry for the second object identifier in the first help information table, wherein the second help information entry for second first object identifier includes a second unit of help information for the first step;
reading the second unit of help information for the first step from the second help information entry in the first help information table; and
displaying the second unit of help information read from the second help information entry for the first step on the display.

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15. (Original) The method of claim 14, further comprising:
determining a first relevance value for the first unit of help information read from the first help information entry for the first step;
determining a second relevance value for the second unit of help information read from the second help information entry for the first step; and
wherein the first unit of help information and the second unit of help information are displayed in order of their relevance values.

16. (Original) The method of claim 14, further comprising:
reading a first relevance value for the first unit of help information read from the first help information entry for the first step from the first page identifier entry in the first index table;
reading a second relevance value for the second unit of help information read from the second help information entry for the first step from the second page identifier entry in the first index table; and
wherein the first unit of help information and the second unit of help information are displayed on the display in order of their relevance values.

17. (Original) The method of claim 13,

wherein the first step includes one or more content items each associated with a content item code, and wherein the content items are displayable on the display page for the first step;

wherein the method further comprises:

locating a first content item code entry for the first content item code in the first index table, wherein the first content item code entry includes a third object identifier for locating help information entries in the one or more help information tables;

retrieving the third object identifier from the first content item code entry;

locating a third help information entry for the third object identifier in the first help information table, wherein the third help information entry for the third object identifier includes a third unit of help information for the first content item of the first step;

reading the third unit of help information for the first content item of the first step from the third help information entry in the first help information table;
and

displaying the third unit of help information read from the third help information entry for the first content item of the first step on the display.

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18. (Original) The method of claim 17, further comprising:
determining a first relevance value for the first unit of help information read from the first help information entry for the first step;
determining a third relevance value for the third unit of help information read from the third help information entry for the first content item of the first step; and
wherein the first unit of help information and the third unit of help information are displayed on the display in order of their relevance values.
19. (Original) The method of claim 17, further comprising:

reading a first relevance value for the first unit of help information read from the first help information entry for the first step from the first page identifier entry;
reading a third relevance value for the third unit of help information read from the third help information entry for the first content item of the first step from the third page identifier entry; and
wherein the first unit of help information and the third unit of help information are displayed on the display in order of their relevance values.

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20. (Original) The method of claim 13,
wherein the first unit of help information read from the first help information entry for the display page is information relevant to performing the first step in processing of the insurance claim.
21. (Original) The method of claim 13,
wherein the first unit of help information read from the first help information entry for the display page is extracted from a guidebook comprising a plurality of terms used in insurance claims processing.
22. (Original) The method of claim 13,
wherein the one or more help information tables comprise a header table, wherein units of help information in the header table include headers from one or more documents related to the processing of the insurance claim.
23. (Original) The method of claim 13,
wherein the one or more help information tables comprise a text table, wherein units of help information in the text table include text sections from one or more documents related to the processing of the insurance claim.

24. (Original) A method for providing context-sensitive help in a computer-based insurance claims processing system comprising a display, the method comprising:
- initiating processing of an insurance claim on the computer-based insurance claims processing system, wherein said processing of the insurance claim on the computer-based insurance claims processing system comprises one or more steps, and wherein each step is displayed in one or more display pages on the display;
 - initiating a first step in the processing of the insurance claim;
 - retrieving a page identifier for a display page for the first step from display information describing the display page for the first step;
 - locating a plurality of page identifier entries for the page identifier in one or more index tables, wherein each of the plurality of page identifier entries includes an object identifier for locating object identifier entries for the page identifier in one or more help information tables;
 - retrieving a plurality of object identifiers from the plurality of page identifier entries;
 - locating a first plurality of help information entries for the plurality of object identifiers in the one or more help information tables, wherein each of the first plurality of help information entries includes a unit of help information for the display page for the first step;
 - reading a first plurality of units of help information for the display page for the first step from the first plurality of help information entries;
 - displaying the first plurality of units of help information read from the first plurality of help information entries for the display page for the first step on the display; and
 - displaying the display page for the first step on the display.
25. (Original) The method of claim 24, further comprising:
- reading a first plurality of relevance values for the first plurality of units of help information from the plurality of page identifier entries in the one or more index tables; and

displaying the first plurality of units of help information on the display in order of the first plurality of relevance values.

26. (Currently amended) The method of claim 24,
wherein the first step includes a plurality of content items;
wherein the plurality of content items are displayed on the display page for the first step;
wherein one or more of the plurality of content items of the first step are each associated
with a content item code; and
wherein the method further comprises:

retrieving one or more content item codes for the one or more of the plurality of content items;

locating one or more content item code entries for the one or more content item codes in the one or more index tables, wherein each of the one or more content item code entries includes an object identifier for locating help information entries in the one or more help information tables;

retrieving one or more object identifiers from the one or more content item code entries for the one or more content item codes;

locating a second plurality of help information entries for the one or more object identifiers in the one or more help information tables, wherein the second plurality of help information entries for the one or more object identifiers each include a unit of help information;

reading a second plurality of units of help information for the one or more of the plurality of content items from the second plurality of help information entries in the one or more help information tables; and

displaying the second plurality of units of help information read from the second plurality of help information entries on the display.

27. (Original) The method of claim 26, further comprising:

reading a first plurality of relevance values for the first plurality of units of help information from the plurality of page identifier entries in the one or more index tables;
reading one or more relevance values for the second plurality of units of help information from the one or more content item code entries in the one or more index tables;
and
displaying the first plurality of units of help information and the second plurality of units of help information on the display in order of the relevance values.

28. (Currently amended) The method of claim 26, further comprising:
determining a total number of the page identifier and content item codes that occur in the ~~each of help information in each of the located~~ first plurality of help information entries and second plurality of help information entries; and
displaying the first plurality of units of help information and the second plurality of units of help information on the display in order of the determined total number of the page identifier and content item codes that occur in each unit of help information.

29. (Currently amended) A method for searching for terms in a computer-based insurance claims processing system comprising a display, the method comprising:
initiating processing of an insurance claim on the computer-based insurance claims processing system, wherein said processing of the insurance claim on the computer-based insurance claims processing system comprises one or more steps, and wherein each step is displayable in a display page on the display;
initiating a first step in the processing of the insurance claim;
displaying the display page for the first step on the display;
providing a search interface on the display, wherein the search interface is configured to accept user input of one or more terms to be searched for in a help database;
~~the user entering~~ receiving a first term to be searched for in the search interface;

initiating a search for the first term in the help database;
locating a first help information entry for the first term in the help database, wherein the
first help information entry for the first term includes a first unit of help
information for the first term;
reading the first unit of help information for the first term from the first help information
entry in the help database; and
displaying the first unit of help information read from the first help information entry for
the first term on the display.

30. (Original) The method of claim 29, further comprising:

locating a second help information entry for the first term in the help database, wherein
the second help information entry for the first term includes a second unit of help
information for the first term;
reading the second unit of help information for the first term from the second help
information entry in the help database; and
displaying the second unit of help information read from the second help information
entry for the first term on the display.

31. (Original) The method of claim 29, further comprising:

determining a first relevance value for the first unit of help information read from the first
help information entry for the first term;
determining a second relevance value for the second unit of help information read from
the second help information entry for the first term; and
wherein the first unit of help information and the second unit of help information are
displayed on the display in order of their relevance values.

32. (Original) The method of claim 29,

wherein said locating the first help information entry for the first term in the help database comprises:

locating a Soundex equivalent of the first term in the help database.

33. (Currently amended) The method of claim 29,
wherein the help database comprises an index table comprising one or more index table entries each comprising a term and an object identifier;
wherein the help database further comprises one or more help information tables, each comprising ~~ing~~ a plurality of help information entries, wherein each of the plurality of help information entries ~~in each of the one or more help information tables~~ comprises an object identifier and a unit of help information; and
wherein the one or more index table entries in the index table are useable to locate help information entries in the one or more help information tables by matching index table entry object identifiers to help information entry object identifiers.

34. (Original) The method of claim 33,
wherein said locating the first help information entry for the first term in the help database comprises:
locating in the index table a first index table entry comprising a term that matches the first term entered by the user, wherein the first index table entry comprises a first object identifier;
reading the first object identifier from the index table entry; and
locating in a first of the one or more help information tables the first help information entry for the first object identifier, wherein an object identifier in the first help information entry matches the first object identifier from the first index table entry, and wherein the first help information entry further comprises the first unit of help information for the first term.

35. (Original) The method of claim 33,
wherein the one or more index table entries each further comprises a Soundex equivalent
of the term comprised in the index table entry;
wherein said locating the first help information entry for the first term in the help
database comprises:
converting the first term entered by the user to a first Soundex equivalent of the
first term;
locating in the index table a first index table entry comprising a Soundex
equivalent that matches the first Soundex equivalent of the first term
entered by the user, wherein the first index table entry comprises a first
object identifier;
reading the first object identifier from the index table entry; and
locating in a first of the one or more help information tables the first help
information entry for the first object identifier, wherein an object identifier
in the first help information entry matches the first object identifier from
the first index table entry, and wherein the first help information entry
further comprises the first unit of help information for the first term.
36. (Original) The method of claim 33,
wherein the one or more help information tables comprise a header table, wherein units
of help information in the header table include headers from one or more
documents related to the processing of the insurance claim.
37. (Original) The method of claim 33,
wherein the one or more help information tables comprise a text table, wherein units of
help information in the text table include text sections from one or more
documents related to the processing of the insurance claim.

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38. (Original) The method of claim 29,
wherein the first unit of help information read from the first help information entry for
the display page is information relevant to performing the first step in processing
of the insurance claim.
39. (Original) The method of claim 29,
wherein the first unit of help information read from the first help information entry for
the display page is extracted from a guidebook comprising a plurality of terms
used in insurance claims processing.
40. (Currently amended) A method for searching for terms in a computer-based insurance
claims processing system comprising a display, the method comprising:
initiating processing of an insurance claim on the computer-based insurance claims
processing system, wherein said processing of the insurance claim on the
computer-based insurance claims processing system comprises one or more steps,
and wherein each step is displayable in a display page on the display;
initiating a first step in the processing of the insurance claim;
displaying the display page for the first step on the display;
providing a search interface on the display, wherein the search interface is configured to
accept user input of one or more terms to be searched for in a help database;
~~the user entering~~ receiving a plurality of terms to be searched for in the search interface;
initiating a search for the plurality of terms in the help database;
locating one or more help information entries for the plurality of terms in the help
database, wherein the one or more help information entries located for the
plurality of terms each include a unit of help information for at least one of the
plurality of terms;
reading one or more units of help information for the plurality of terms from the located
one or more help information entries in the help database; and

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displaying the one or more units of help information read from the located one or more help information entries for the plurality of terms on the display.

41. (Original) The method of claim 40, further comprising:
determining a relevance value for each of the one or more units of help information read from the located one or more help information entries for the plurality of terms;
and
displaying the one or more units of help information in order of the determined relevance values.

42. (Original) The method of claim 40, further comprising:
determining a number of the plurality of terms that occur in the unit of help information in each of the located one or more help information entries; and
displaying the one or more units of help information in order of the determined number of the plurality of terms that occur in the units of help information.

43. (Original) An insurance claims processing system comprising:
a computer system including a memory medium;
a display device coupled to the computer system;
one or more user input devices coupled to the computer system;
a help database for the insurance claims processing system stored in the memory medium, wherein the help database comprises one or more documents related to the processing of insurance claims in the insurance claims processing system and one or more tables configured for use in locating occurrences of terms in the help database; and

an insurance claims processing program stored in the memory medium and executable within the computer system, wherein the insurance claims processing program is executable to:

initiate processing of an insurance claim on the insurance claims processing system, wherein said processing of the insurance claim comprises one or more steps, and wherein each step is displayable in a display page on the display device, and wherein each step is associated with a page identifier;
initiate a first step in the processing of the insurance claim;
locate a first help information entry for the first step in the help database using a page identifier for the first step, wherein the first help information entry for the first step includes a first unit of help information for the first step;
read the first unit of help information for the first step from the first help information entry in the help database;
display the first unit of help information read from the first help information entry for the first step on the display device; and
display the display page for the first step on the display device.

44. (Original) The system of claim 43, wherein the insurance claims processing program is further executable to:

locate a second help information entry for the first step in the help database using the page identifier for the display page, wherein the second help information entry for the first step includes a second unit of help information for the first step;
read the second unit of help information for the first step from the second help information entry in the help database; and
display the second unit of help information read from the second help information entry for the first step on the display screen.

45. (Original) The system of claim 44, wherein the insurance claims processing program is further executable to:

determine a first relevance value for the first unit of help information read from the first help information entry for the first step;
determine a second relevance value for the second unit of help information read from the second help information entry for the first step; and
wherein the first unit of help information and the second unit of help information are displayed in order of their relevance values.

46. (Currently amended) The system of claim 43,

wherein the help database comprises an index table comprising a plurality of index table entries, wherein a first portion of the plurality of index table entries each comprise a page identifier and an object identifier;

wherein the help database further comprises one or more help information tables each comprising a plurality of help information entries, wherein each of the plurality of help information entries ~~in each of the one or more help information tables~~ comprises an object identifier and a unit of help information; and

wherein the index table entries in the index table are used to locate help information entries in the one or more help information tables by matching index table entry object identifiers to help information entry object identifiers.

47. (Original) The system of claim 46,

wherein, in said locating the first help information entry for the first step in the help database using the page identifier for the display page, the insurance claims processing program is further executable to:

locate in the index table a first index table entry comprising a page identifier that matches the page identifier for the display page, wherein the first index table entry comprises a first object identifier;

read the first object identifier from the index table entry; and
locate in a first of the one or more help information tables the first help information entry for the first object identifier, wherein an object identifier in the first help information entry matches the first object identifier from the first index table entry, and wherein the first help information entry further comprises the first unit of help information for the first step.

48. (Original) The system of claim 47,
wherein the one or more help information tables comprise a header table, wherein units of help information in the header table include headers from one or more documents related to the processing of the insurance claim.
49. (Original) The system of claim 47,
wherein the one or more help information tables comprise a text table, wherein units of help information in the text table include text sections from one or more documents related to the processing of the insurance claim.
50. (Original) The system of claim 43,
wherein the first unit of help information read from the first help information entry for the display page is information relevant to performing the first step in processing of the insurance claim.
51. (Original) The system of claim 43, wherein the insurance claims processing program is further executable to:
provide a search interface on the display device, wherein the search interface is configured to accept user input of one or more terms to be searched for in the help database from one or more of the user input devices;

accept a first term to be searched for in the search interface, wherein the first term is entered by a user of the insurance claims processing system using one or more of the user input devices;
initiate a search for the first term in the help database;
locate a first help information entry for the first term in the help database, wherein the first help information entry for the first term includes a first unit of help information for the first term;
read the first unit of help information for the first term from the first help information entry in the help database; and
display the first unit of help information read from the first help information entry for the first term on the display device.

A3 cont'd 52. (Original) The system of claim 51, wherein the insurance claims processing program is further executable to:

locate a second help information entry for the first term in the help database, wherein the second help information entry for the first term includes a second unit of help information for the first term;
read the second unit of help information for the first term from the second help information entry in the help database; and
display the second unit of help information read from the second help information entry for the first term on the display.

53. (Original) The system of claim 52, wherein the insurance claims processing program is further executable to:

determine a first relevance value for the first unit of help information read from the first help information entry for the first term;
determine a second relevance value for the second unit of help information read from the second help information entry for the first term; and

wherein the first unit of help information and the second unit of help information are displayed in order of their relevance values.

54. (Original) An insurance claims processing system comprising:
- a computer system including a memory medium;
 - a display device coupled to the computer system;
 - a help database for the insurance claims processing system stored in the memory medium, wherein the help database comprises:
 - one or more documents related to the processing of insurance claims in the insurance claims processing system;
 - one or more help information tables comprising help information entries configured for use in locating occurrences of terms in the help database;
 - and
 - one or more index tables comprising index table entries configured for use in locating help information entries in the one or more help information tables; and
 - an insurance claims processing program stored in the memory medium and executable within the computer system, wherein the insurance claims processing program is executable to:
 - initiate processing of an insurance claim on the computer-based insurance claims processing system, wherein said processing of the insurance claim in the computer-based insurance claims processing system comprises one or more steps, and wherein each step is displayable in a display page on the display device;
 - initiate a first step in the processing of the insurance claim;
 - retrieve a page identifier for a display page for the first step from display page information for the first step;

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locate a first page identifier entry for the page identifier in a first index table,
wherein the first page identifier entry includes a first object identifier for
locating help information entries in the one or more help information
tables;
read the first object identifier from the first page identifier entry;
locate a first help information entry for the first object identifier in a first help
information table from the one or more help information tables, wherein
the first help information entry for the first object identifier includes a first
unit of help information for the first step;
read the first unit of help information for the first step from the first help
information entry in the first help information table;
display the first unit of help information read from the first help information entry
for the first step on the display device; and
display the display page for the first step on the display device.

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55. (Original) The system of claim 54, wherein the insurance claims processing program is further executable to:

locate a second page identifier entry for the page identifier in the first index table,
wherein the second page identifier entry includes a second object identifier for
locating help information entries in the one or more help information tables;
retrieve the second object identifier from the second page identifier entry;
locate a second help information entry for the second object identifier in the first help
information table, wherein the second help information entry for second first
object identifier includes a second unit of help information for the first step;
read the second unit of help information for the first step from the second help
information entry in the first help information table; and
display the second unit of help information read from the second help information entry
for the first step on the display.

56. (Original) The system of claim 55, wherein the insurance claims processing program is further executable to:

determine a first relevance value for the first unit of help information read from the first help information entry for the first step;

determine a second relevance value for the second unit of help information read from the second help information entry for the first step; and

wherein the first unit of help information and the second unit of help information are displayed in order of their relevance values.

57. (Original) The system of claim 55, wherein the insurance claims processing program is further executable to:

read a first relevance value for the first unit of help information read from the first help information entry for the first step from the first page identifier entry in the first index table;

read a second relevance value for the second unit of help information read from the second help information entry for the first step from the second page identifier entry in the first index table; and

wherein the first unit of help information and the second unit of help information are displayed in order of their relevance values.

58. (Original) The system of claim 54,

wherein the first step includes one or more content items each associated with a content item code, and wherein the content items are displayable on the display page for the first step;

wherein the insurance claims processing program is further executable to:

locate a first content item code entry for the first content item code in the first index table, wherein the first content item code entry includes a third

object identifier for locating help information entries in the one or more help information tables;
retrieve the third object identifier from the first content item code entry;
locate a third help information entry for the third object identifier in the first help information table, wherein the third help information entry for the third object identifier includes a third unit of help information for the first content item of the first step;
read the third unit of help information for the first content item of the first step from the third help information entry in the first help information table;
and
display the third unit of help information read from the third help information entry for the first content item of the first step on the display.

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59. (Original) The system of claim 58, wherein the insurance claims processing program is further executable to:

determine a first relevance value for the first unit of help information read from the first help information entry for the first step;
determine a third relevance value for the third unit of help information read from the third help information entry for the first content item of the first step; and
wherein the first unit of help information and the third unit of help information are displayed in order of their relevance values.

60. (Original) The system of claim 58, wherein the insurance claims processing program is further executable to:

read a first relevance value for the first unit of help information read from the first help information entry for the first step from the first page identifier entry;

read a third relevance value for the third unit of help information read from the third help information entry for the first content item of the first step from the third page identifier entry; and
wherein the first unit of help information and the third unit of help information are displayed in order of their relevance values.

61. (Original) The system of claim 54,
wherein the first unit of help information read from the first help information entry for the display page is information relevant to performing the first step in processing of the insurance claim.

62. (Original) The system of claim 54,
wherein the one or more help information tables comprise a header table, wherein units of help information in the header table include headers from one or more documents related to the processing of the insurance claim.

63. (Original) The system of claim 54,
wherein the one or more help information tables comprise a text table, wherein units of help information in the text table include text sections from one or more documents related to the processing of the insurance claim.

64. (Original) An insurance claims processing system comprising:
a computer system including a memory medium;
a display device coupled to the computer system;
one or more user input devices coupled to the computer system;
a help database for the insurance claims processing system stored in the memory medium, wherein the help database comprises:

one or more documents related to the processing of insurance claims in the insurance claims processing system;
one or more help information tables comprising help information entries configured for use in locating occurrences of terms in the help database;
and
one or more index tables comprising index table entries configured for use in locating help information entries in the one or more help information tables; and
an insurance claims processing program stored in the memory medium and executable within the computer system, wherein the insurance claims processing program is executable to:
initiate processing of an insurance claim on the computer-based insurance claims processing system, wherein said processing of the insurance claim in the computer-based insurance claims processing system comprises one or more steps, and wherein each step is displayed in one or more display pages on the display device;
initiate a first step in the processing of the insurance claim;
retrieve a page identifier for a display page for the first step from display page information for the first step;
locate a plurality of page identifier entries for the page identifier in one or more index tables, wherein each of the plurality of page identifier entries includes an object identifier for locating object identifier entries for the page identifier in one or more help information tables;
retrieve a plurality of object identifiers from the plurality of page identifier entries;
locate a first plurality of help information entries for the plurality of object identifiers in the one or more help information tables, wherein each of the

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first plurality of help information entries includes a unit of help information for the display page for the first step;
read a first plurality of units of help information for the display page for the first step from the first plurality of help information entries;
display the first plurality of units of help information read from the first plurality of help information entries for the display page for the first step on the display device; and
display the display page for the first step on the display device.

65. (Original) The system of claim 64, wherein the insurance claims processing program is further executable to:

read a first plurality of relevance values for the first plurality of units of help information from the plurality of page identifier entries in the one or more index tables; and
display the first plurality of units of help information on the display in order of the first plurality of relevance values.

66. (Original) The system of claim 64,
wherein the first step includes a plurality of content items;
wherein the plurality of content items are displayed on the display page for the first step;
wherein one or more of the plurality of content items of the first step are each associated with a content item code; and

wherein the insurance claims processing program is further executable to:

retrieve one or more content item codes for the one or more of the plurality of content items;

locate one or more content item code entries for the one or more content item codes in the one or more index tables, wherein each of the one or more content item code entries includes an object identifier for locating help information entries in the one or more help information tables;

retrieve one or more object identifiers from the one or more content item code entries for the one or more content item codes;
locate a second plurality of help information entries for the one or more object identifiers in the one or more help information tables, wherein the second plurality of help information entries for the one or more object identifiers each include a unit of help information;
read a second plurality of units of help information for the one or more of the plurality of content items from the second plurality of help information entries in the one or more help information tables; and
display the second plurality of units of help information read from the second plurality of help information entries on the display device.

67. (Original) The system of claim 66, wherein the insurance claims processing program is further executable to:

read a first plurality of relevance values for the first plurality of units of help information from the plurality of page identifier entries in the one or more index tables;
read one or more relevance values for the second plurality of units of help information from the one or more content item code entries in the one or more index tables;
and
display the first plurality of units of help information and the second plurality of units of help information on the display device in order of the relevance values.

68. (Currently amended) The system of claim 66, wherein the insurance claims processing program is further executable to:

determine a total number of the page identifier and content item codes that occur in the ~~each of help information in each of the located~~ first plurality of help information entries and second plurality of help information entries; and

display the first plurality of units of help information and the second plurality of units of help information on the display in order of the determined total number of the page identifier and content item codes that occur in each unit of help information.

69. (Original) An insurance claims processing system comprising:
- a computer system including a memory medium;
 - a display device coupled to the computer system;
 - one or more user input devices coupled to the computer system;
 - a help database for the insurance claims processing system stored in the memory medium, wherein the help database comprises one or more documents related to the processing of insurance claims in the insurance claims processing system; and
 - an insurance claims processing program stored in the memory medium and executable within the computer system, wherein the insurance claims processing program is executable to:
 - initiate processing of an insurance claim on the computer-based insurance claims processing system, wherein said processing of the insurance claim in the computer-based insurance claims processing system comprises one or more steps, and wherein each step is displayable in a display page on the display device;
 - initiate a first step in the processing of the insurance claim;
 - display the display page for the first step on the display device;
 - provide a search interface on the display device, wherein the search interface is configured to receive user input of one or more terms to be searched for in the help database;
 - receive a first term to be searched for, wherein the first term is entered by a user in the search interface using the one or more user input devices;
 - initiate a search for the first term in the help database;

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locate a first help information entry for the first term in the help database, wherein the first help information entry for the first term includes a first unit of help information for the first term;
read the first unit of help information for the first term from the first help information entry in the help database; and
display the first unit of help information read from the first help information entry for the first term on the display device.

70. (Original) The system of claim 69, wherein the insurance claims processing program is further executable to:

locate a second help information entry for the first term in the help database, wherein the second help information entry for the first term includes a second unit of help information for the first term;
read the second unit of help information for the first term from the second help information entry in the help database; and
display the second unit of help information read from the second help information entry for the first term on the display device.

71. (Original) The system of claim 70, wherein the insurance claims processing program is further executable to:

determine a first relevance value for the first unit of help information read from the first help information entry for the first term;
determine a second relevance value for the second unit of help information read from the second help information entry for the first term; and
wherein the first unit of help information and the second unit of help information are displayed in order of their relevance values.

72. (Original) The system of claim 69,

wherein said locating the first help information entry for the first term in the help database comprises:

locating a Soundex equivalent of the first term in the help database.

73. (Currently amended) The system of claim 69,
wherein the help database further comprises an index table comprising one or more index table entries each comprising a term and an object identifier;
wherein the help database further comprises one or more help information tables each help information table comprising a plurality of help information entries, wherein each of the plurality of help information entries ~~in each of the one or more help information tables~~ comprises an object identifier and a unit of help information;
and
wherein the one or more index table entries in the index table are useable to locate help information entries in the one or more help information tables by matching index table entry object identifiers to help information entry object identifiers.

74. (Original) The system of claim 73,
wherein, in said locating the first help information entry for the first term in the help database, the insurance claims processing program is further executable to:
locate in the index table a first index table entry comprising a term that matches the first term entered by the user, wherein the first index table entry comprises a first object identifier;
read the first object identifier from the index table entry; and
locate in a first help information table of the one or more help information tables the first help information entry for the first object identifier, wherein an object identifier in the first help information entry matches the first object identifier from the first index table entry, and wherein the first help

information entry further comprises the first unit of help information for the first term.

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75. (Original) The system of claim 73,
wherein the one or more index table entries each further comprises a Soundex equivalent of the term comprised in the index table entry;
wherein, in said locating the first help information entry for the first term in the help database, the insurance claims processing program is further executable to:
convert the first term entered by the user to a first Soundex equivalent of the first term;
locate in the index table a first index table entry comprising a Soundex equivalent that matches the first Soundex equivalent of the first term entered by the user, wherein the first index table entry comprises a first object identifier;
read the first object identifier from the index table entry; and
locate in a first help information table of the one or more help information tables the first help information entry for the first object identifier, wherein an object identifier in the first help information entry matches the first object identifier from the first index table entry, and wherein the first help information entry further comprises the first unit of help information for the first term.
76. (Original) The system of claim 73,
wherein the one or more help information tables comprise a header table, wherein units of help information in the header table include headers from one or more documents related to the processing of the insurance claim.
77. (Original) The system of claim 73,

wherein the one or more help information tables comprise a text table, wherein units of help information in the text table include text sections from one or more documents related to the processing of the insurance claim.

78. (Original) An insurance claims processing system comprising:
- a computer system including a memory medium;
 - a display device coupled to the computer system;
 - one or more user input devices coupled to the computer system;
 - a help database for the insurance claims processing system stored in the memory medium, wherein the help database comprises one or more documents related to the processing of insurance claims in the insurance claims processing system; and
 - an insurance claims processing program stored in the memory medium and executable within the computer system, wherein the insurance claims processing program is executable to:
 - initiate processing of an insurance claim on the computer-based insurance claims processing system, wherein said processing of the insurance claim in the computer-based insurance claims processing system comprises one or more steps, and wherein each step is displayable in a display page on the display device;
 - initiate a first step in the processing of the insurance claim;
 - display the display page for the first step on the display device;
 - provide a search interface on the display device, wherein the search interface is configured to receive user input of one or more terms to be searched for in the help database;
 - receive a plurality of terms to be searched for, wherein the plurality of terms are entered by the user in the search interface using one or more of the one or more user interface devices;
 - initiate a search for the plurality of terms in the help database;

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locate one or more help information entries for the plurality of terms in the help database, wherein the one or more help information entries for the plurality of terms each include a unit of help information for at least one of the plurality of terms;
read one or more units of help information for the plurality of terms from the located one or more help information entries in the help database; and
display the one or more units of help information read from the located one or more help information entries for the plurality of terms on the display.

79. (Original) The system of claim 78, wherein the insurance claims processing program is further executable to:

determine a relevance value for each of the one or more units of help information read from the located one or more help information entries for the plurality of terms;
and
display the one or more units of help information in order of the determined relevance values.

80. (Original) The system of claim 78, wherein the insurance claims processing program is further executable to:

determine a number of the plurality of terms that occur in the unit of help information in each of the located one or more help information entries; and
display the one or more units of help information in order of the determined number of the plurality of terms that occur in the units of help information.

81. (Original) A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement:

initiating processing of an insurance claim on a computer-based insurance claims processing system comprising a display, wherein said processing of the insurance

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claim on the computer-based insurance claims processing system comprises one or more steps, and wherein each step is displayable in a display page on the display;

initiating a first step in the processing of the insurance claim;

reading a page identifier for the display page for the first step from display information describing the display page for the first step;

locating a first help information entry for the first step in a help database using the page identifier for the display page, wherein the first help information entry for the first step includes a first unit of help information for the first step;

reading the first unit of help information for the first step from the first help information entry in the help database;

displaying the first unit of help information read from the first help information entry for the first step on the display; and

displaying the display page for the first step on the display.

82. (Original) The carrier medium of claim 81, wherein the program instructions are further computer-executable to implement:

locating a second help information entry for the first step in the help database using the page identifier for the display page, wherein the second help information entry for the first step includes a second unit of help information for the first step;

reading the second unit of help information for the first step from the second help information entry in the help database;

determining a first relevance value for the first unit of help information read from the first help information entry for the first step;

determining a second relevance value for the second unit of help information read from the second help information entry for the first step; and

displaying the second unit of help information read from the second help information entry for the first step on the display;

wherein the first unit of help information and the second unit of help information are displayed in order of their relevance values.

83. (Currently amended) The carrier medium of claim 81,
wherein the help database comprises an index table comprising a plurality of index table entries, wherein a first portion of the plurality of index table entries each comprise a page identifier and an object identifier;
wherein the help database further comprises one or more help information tables each comprising a plurality of help information entries, wherein each of the plurality of help information entries ~~in each of the one or more help information tables~~ comprises an object identifier and a unit of help information;
wherein the index table entries in the index table are used to locate help information entries in the one or more help information tables by matching index table entry object identifiers to help information entry object identifiers; and
wherein, in said locating the first help information entry for the first step in the help database using the page identifier for the display page, the program instructions are further computer-executable to implement:
locating in the index table a first index table entry comprising a page identifier that matches the page identifier for the display page, wherein the first index table entry comprises a first object identifier;
reading the first object identifier from the index table entry; and
locating in a first of the one or more help information tables the first help information entry for the first object identifier, wherein an object identifier in the first help information entry matches the first object identifier from the first index table entry, and wherein the first help information entry further comprises the first unit of help information for the first step.

84. (Original) The carrier medium of claim 83,

wherein the one or more help information tables comprise a header table, wherein units of help information in the header table include headers from one or more documents related to the processing of the insurance claim; and
wherein the one or more help information tables further comprise a text table, wherein units of help information in the text table include text sections from one or more documents related to the processing of the insurance claim.

85. (Original) The carrier medium of claim 81,
wherein the first unit of help information read from the first help information entry for the display page is information relevant to performing the first step in processing of the insurance claim.

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86. (Currently amended) The carrier medium of claim 81, wherein the program instructions are further computer-executable to implement:
providing a search interface on the display, wherein the search interface is configured to accept user input of one or more terms to be searched for in the help database;
~~the user entering~~ receiving a first term to be searched for in the search interface;
initiating a search for the first term in the help database;
locating a first help information entry for the first term in the help database, wherein the first help information entry for the first term includes a first unit of help information for the first term;
reading the first unit of help information for the first term from the first help information entry in the help database; and
displaying the first unit of help information read from the first help information entry for the first term on the display.

87. (Original) The carrier medium of claim 86, wherein the program instructions are further computer-executable to implement:

locating a second help information entry for the first term in the help database, wherein the second help information entry for the first term includes a second unit of help information for the first term;
reading the second unit of help information for the first term from the second help information entry in the help database;
determining a first relevance value for the first unit of help information read from the first help information entry for the first term;
determining a second relevance value for the second unit of help information read from the second help information entry for the first term; and
displaying the second unit of help information read from the second help information entry for the first term on the display;
wherein the first unit of help information and the second unit of help information are displayed in order of their relevance values.

88. (Original) A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement:

initiating processing of an insurance claim on a computer-based insurance claims processing system comprising a display, wherein said processing of the insurance claim on the computer-based insurance claims processing system comprises one or more steps, and wherein each step is displayable in a display page on the display;
initiating a first step in the processing of the insurance claim;
retrieving a page identifier for the display page for the first step from display information describing the display page for the first step;
locating a first page identifier entry for the page identifier in a first index table, wherein the first page identifier entry includes a first object identifier for locating help information entries in one or more help information tables;
reading the first object identifier from the first page identifier entry;

locating a first help information entry for the first object identifier in a first help information table from the one or more help information tables, wherein the first help information entry for the first object identifier includes a first unit of help information for the first step;
reading the first unit of help information for the first step from the first help information entry in the first help information table;
displaying the first unit of help information read from the first help information entry for the first step on the display; and
displaying the display page for the first step on the display.

89. (Original) The carrier medium of claim 88, wherein the program instructions are further computer-executable to implement:

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locating a second page identifier entry for the page identifier in the first index table, wherein the second page identifier entry includes a second object identifier for locating help information entries in the one or more help information tables;
retrieving the second object identifier from the second page identifier entry;
locating a second help information entry for the second object identifier in the first help information table, wherein the second help information entry for second first object identifier includes a second unit of help information for the first step;
reading the second unit of help information for the first step from the second help information entry in the first help information table; and
displaying the second unit of help information read from the second help information entry for the first step on the display.

90. (Original) The carrier medium of claim 89, wherein the program instructions are further computer-executable to implement:

determining a first relevance value for the first unit of help information read from the first help information entry for the first step;

determining a second relevance value for the second unit of help information read from the second help information entry for the first step; and
wherein the first unit of help information and the second unit of help information are displayed in order of their relevance values.

91. (Currently amended) The carrier medium of claim 88,
wherein the first step includes one or more content items each associated with a content item code, and wherein the content items are displayable on the display page for the first step;
wherein the program instructions are further computer-executable to implement:
 locating a first content item code entry for the first content item code in the first index table, wherein the first content item code entry includes a third object identifier for locating help information entries in the one or more help information tables;
 retrieving the third object identifier from the first content item code entry;
 locating a third help information entry for the third object identifier in the first help information table, wherein the third help information entry for the third object identifier includes a third unit of help information for the first content item of the first step;
 reading the third unit of help information for the first content item of the first step from the third help information entry in the first help information table;
 and
 displaying the third unit of help information read from the third help information entry for the first content item of the first step on the display.

92. (Original) The carrier medium of claim 91, wherein the program instructions are further computer-executable to implement:

determining a first relevance value for the first unit of help information read from the first help information entry for the first step;
determining a third relevance value for the third unit of help information read from the third help information entry for the first content item of the first step; and
wherein the first unit of help information and the third unit of help information are displayed in order of their relevance values.

93. (Original) The carrier medium of claim 88,
wherein the first unit of help information read from the first help information entry for the display page is information relevant to performing the first step in processing of the insurance claim.

94. (Original) The carrier medium of claim 88,
wherein the one or more help information tables comprise a header table, wherein units of help information in the header table include headers from one or more documents related to the processing of the insurance claim; and
wherein the one or more help information tables further comprise a text table, wherein units of help information in the text table include text sections from one or more documents related to the processing of the insurance claim.

95. (Original) A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement:
initiating/processing of an insurance claim on a computer-based insurance claims processing system comprising a display, wherein said processing of the insurance claim on the computer-based insurance claims processing system comprises one or more steps, and wherein each step is displayed in one or more display pages on the display;
initiating a first step in the processing of the insurance claim;

retrieving a page identifier for a display page for the first step from display information describing the display page for the first step;
locating a plurality of page identifier entries for the page identifier in one or more index tables, wherein each of the plurality of page identifier entries includes an object identifier for locating object identifier entries for the page identifier in one or more help information tables;
retrieving a plurality of object identifiers from the plurality of page identifier entries;
locating a first plurality of help information entries for the plurality of object identifiers in the one or more help information tables, wherein each of the first plurality of help information entries includes a unit of help information for the display page for the first step;
reading a first plurality of units of help information for the display page for the first step from the first plurality of help information entries;
displaying the first plurality of units of help information read from the first plurality of help information entries for the display page for the first step on the display; and
displaying the display page for the first step on the display.

96. (Original) The carrier medium of claim 95, wherein the program instructions are further computer-executable to implement:

reading a first plurality of relevance values for the first plurality of units of help information from the plurality of page identifier entries in the one or more index tables; and
displaying the first plurality of units of help information on the display in order of the first plurality of relevance values.

97. (Original) The carrier medium of claim 95,
wherein the first step includes a plurality of content items;
wherein the plurality of content items are displayed on the display page for the first step;

wherein one or more of the plurality of content items of the first step are each associated with a content item code; and

wherein the program instructions are further computer-executable to implement:

retrieving one or more content item codes for the one or more of the plurality of content items;

locating one or more content item code entries for the one or more content item codes in the one or more index tables, wherein each of the one or more content item code entries includes an object identifier for locating help information entries in the one or more help information tables;

retrieving one or more object identifiers from the one or more content item code entries for the one or more content item codes;

locating a second plurality of help information entries for the one or more object identifiers in the one or more help information tables, wherein the second plurality of help information entries for the one or more object identifiers each include a unit of help information;

reading a second plurality of units of help information for the one or more of the plurality of content items from the second plurality of help information entries in the one or more help information tables; and

displaying the second plurality of units of help information read from the second plurality of help information entries on the display.

98. (Original) The carrier medium of claim 97, wherein the program instructions are further computer-executable to implement:

reading a first plurality of relevance values for the first plurality of units of help information from the plurality of page identifier entries in the one or more index tables;

reading one or more relevance values for the second plurality of units of help information from the one or more content item code entries in the one or more index tables;
and
displaying the first plurality of units of help information and the second plurality of units of help information on the display in order of the relevance values.

99. (Currently amended) The carrier medium of claim 97, wherein the program instructions are further computer-executable to implement:

determining a total number of the page identifier and content item codes that occur in the ~~each of help information in each of the located~~ first plurality of help information entries and second plurality of help information entries; and

displaying the first plurality of units of help information and the second plurality of units of help information on the display in order of the determined total number of the page identifier and content item codes that occur in each unit of help information.

100. (Currently amended) A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement:

initiating processing of an insurance claim on a computer-based insurance claims processing system comprising a display, wherein said processing of the insurance claim on the computer-based insurance claims processing system comprises one or more steps, and wherein each step is displayable in a display page on the display;

initiating a first step in the processing of the insurance claim;

displaying the display page for the first step on the display;

providing a search interface on the display, wherein the search interface is configured to accept user input of one or more terms to be searched for in a help database;

~~the user entering~~ receiving a first term to be searched for in the search interface;

initiating a search for the first term in the help database;

locating a first help information entry for the first term in the help database, wherein the first help information entry for the first term includes a first unit of help information for the first term;
reading the first unit of help information for the first term from the first help information entry in the help database; and
displaying the first unit of help information read from the first help information entry for the first term on the display.

101. (Original) The carrier medium of claim 100, wherein the program instructions are further computer-executable to implement:

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locating a second help information entry for the first term in the help database, wherein the second help information entry for the first term includes a second unit of help information for the first term;
reading the second unit of help information for the first term from the second help information entry in the help database; and
displaying the second unit of help information read from the second help information entry for the first term on the display.

102. (Original) The carrier medium of claim 101, wherein the program instructions are further computer-executable to implement:

determining a first relevance value for the first unit of help information read from the first help information entry for the first term;
determining a second relevance value for the second unit of help information read from the second help information entry for the first term; and
wherein the first unit of help information and the second unit of help information are displayed in order of their relevance values.

103. (Original) The carrier medium of claim 100,

wherein, in said locating the first help information entry for the first term in the help database, the program instructions are further computer-executable to implement:
locating a Soundex equivalent of the first term in the help database.

104. (Original) The carrier medium of claim 100,
wherein the help database comprises an index table comprising one or more index table entries each comprising a term and an object identifier;
wherein the help database further comprises one or more help information tables each comprising a plurality of help information entries, wherein each of the plurality of help information entries in each of the one or more help information tables comprises an object identifier and a unit of help information; and
wherein the one or more index table entries in the index table are useable to locate help information entries in the one or more help information tables by matching index table entry object identifiers to help information entry object identifiers.

105. (Original) The carrier medium of claim 104,
wherein, in said locating the first help information entry for the first term in the help database, the program instructions are further computer-executable to implement:
locating in the index table a first index table entry comprising a term that matches the first term entered by the user, wherein the first index table entry comprises a first object identifier;
reading the first object identifier from the index table entry; and
locating in a first of the one or more help information tables the first help information entry for the first object identifier, wherein an object identifier in the first help information entry matches the first object identifier from the first index table entry, and wherein the first help information entry further comprises the first unit of help information for the first term.

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106. (Original) The carrier medium of claim 104,
wherein the one or more index table entries each further comprises a Soundex equivalent
of the term comprised in the index table entry;
wherein, in said locating the first help information entry for the first term in the help
database, the program instructions are further computer-executable to implement:
converting the first term entered by the user to a first Soundex equivalent of the
first term;
locating in the index table a first index table entry comprising a Soundex
equivalent that matches the first Soundex equivalent of the first term
entered by the user, wherein the first index table entry comprises a first
object identifier;
reading the first object identifier from the index table entry; and
locating in a first of the one or more help information tables the first help
information entry for the first object identifier, wherein an object identifier
in the first help information entry matches the first object identifier from
the first index table entry, and wherein the first help information entry
further comprises the first unit of help information for the first term.

107. (Original) The carrier medium of claim 104,
wherein the one or more help information tables comprise a header table, wherein units
of help information in the header table include headers from one or more
documents related to the processing of the insurance claim; and
wherein the one or more help information tables further comprise a text table, wherein units of
help information in the text table include text sections from one or more documents related to the
processing of the insurance claim.

108. (Currently amended) A carrier medium comprising program instructions, wherein the
program instructions are computer-executable to implement:

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initiating processing of an insurance claim on a computer-based insurance claims processing system comprising a display, wherein said processing of the insurance claim on the computer-based insurance claims processing system comprises one or more steps, and wherein each step is displayable in a display page on the display;

initiating a first step in the processing of the insurance claim;

displaying the display page for the first step on the display;

providing a search interface on the display, wherein the search interface is configured to accept user input of one or more terms to be searched for in a help database;

~~the user entering~~ receiving a plurality of terms to be searched for in the search interface;

initiating a search for the plurality of terms in the help database;

locating one or more help information entries for the plurality of terms in the help database, wherein the one or more help information entries for the plurality of terms each include a unit of help information for at least one of the plurality of terms;

reading one or more units of help information for the plurality of terms from the located one or more help information entries in the help database; and

determining a relevance value for each of the one or more units of help information read from the located one or more help information entries for the plurality of terms;

and

displaying the one or more units of help information read from the located one or more help information entries for the plurality of terms on the display, wherein the one or more units of help information are displayed in order of the determined relevance values.

109. (Original) The carrier medium of claim 108, wherein the program instructions are further computer-executable to implement:

determining a relevance value for each of the one or more units of help information read from the located one or more help information entries for the plurality of terms;
and
displaying the one or more units of help information in order of the determined relevance values.

A3
Contd

110. (Currently amended) The carrier medium of claim 108, wherein the program instructions are further computer-executable to implement:

determining a number of the plurality of terms that occur in the unit of help information in each of the located one or more help information entries; and
displaying the one or more units of help information in order of the determined number of the plurality of terms that occur in the units of help information.

111. (New) The method of claim 1, wherein the first unit of help information and the display page for the first step are displayed on the display at the same time.

AA

112. (New) The system of claim 43, wherein the first unit of help information and the display page for the first step are displayed on the display at the same time.

113. (New) The carrier medium of claim 81, wherein the first unit of help information and the display page for the first step are displayed on the display at the same time.

Response to Office Action Mailed January 7, 2003

A. Claims in the Case

Claims 1-110 have been rejected. Claims 111-113 have been added. Claims 4, 10, 26, 28, 29, 33, 40, 46, 68, 73, 83, 86, 91, 99, 100, 108, and 110 have been amended. Claims 1-113 are pending.

B. Abstract

The Examiner objected to the Abstract because the length exceeds 150 words. Applicant has amended the Abstract so that it conforms to the limit of 150 words.

C. Claim Objections

The Examiner objected to claim 28 as being grammatically incorrect. Claim 28 has been amended for clarification.

D. The Claims Are Not Unpatentable Under 35 U.S.C. § 101

The Examiner has rejected claims 81-110 under 35 U.S.C. § 101 because the claimed invention is directed to non-statutory subject matter. Applicant respectfully disagrees with this rejection.

If a claim defines a useful machine or manufacture by identifying the physical structure of the machine or manufacture in terms of its hardware or hardware and software combination, it defines a statutory product. MPEP § 2106 IV B 2(a).

The Examiner states:

A carrier medium is not a machine or system as there is no specific recitation of machine or system components. A carrier medium is not recognized as a composition of matter. A carrier medium, per se, is merely a data structure.

The Examiner further states:

In particular, it is unclear whether the program instructions, as recited in claims 81, 88, 95, 100, and 108, are embodied on a specific readable medium within the technological arts (and thus tangible). Such claimed instructions do not define any structural or functional interrelationships between the program instructions and carrier medium, which permit the purpose of the instructions to be realized (see MPEP section 2106 IV, B, 1, (a) for further guidance).

The Specification states:

Various embodiments further include receiving or storing instructions and/or data implemented in accordance with the description herein upon a carrier medium. Suitable carrier media include memory media or storage media such as magnetic or optical media, e.g., disk or CD-ROM, as well as transmission media or signals such as electrical, electromagnetic, or digital signals, conveyed via a communication medium such as networks and/or a wireless link.
(Specification, page 18, lines 6-11)

Thus, the Specification describes a carrier medium as memory media or storage media, both of which are computer hardware.

Claims 81, 88, 95, 100, and 108 recite claims to "A carrier medium comprising program instructions." Thus, each of claims 81, 88, 95, 100, and 108 is a claim for a carrier medium (i.e., hardware) that includes program instructions (i.e., software component). Therefore, claims 81, 88, 95, 100, and 108 and claims dependent thereon are patentable subject matter. Applicant respectfully requests removal of the 35 U.S.C. § 101 rejection of claims 81, 88, 95, 100, and 108 and claims dependent thereon.

E. **The Claims Are Not Obvious Over Ryan in View of Brooks Under 35 U.S.C. § 103(a)**

The Examiner has rejected claims 1-110 as being obvious over U.S. Patent Application No. 5,655,085 to Ryan et al. (hereinafter, "Ryan") in view of U.S. Patent Application No. 4,992,972 to Brooks et al. (hereinafter "Brooks") under 35 U.S.C. § 103(a). Applicant respectfully disagrees with these rejections.

In order to reject a claim as obvious, the Examiner has the burden of establishing a *prima facie* case of obviousness. *In re Warner* et al., 379 F.2d 1011, 154 U.S.P.Q. 173, 177-178 (C.C.P.A. 1967). To establish a *prima facie* obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art. *In re Royka*, 490 F.2d 981, 180 U.S.P.Q. 580 (C.C.P.A. 1974), MPEP § 2143.03.

Independent claims 1, 13, 24, 29, 40, 43, 54, 64, 69, 78, 81, 88, 95, 100 and 108 are directed to a method that describes a combination of features including but not limited to the feature of "initiating processing of an insurance claim on the computer-based insurance claims processing system."

The Examiner states that "Ryan discloses a method of using a digital computer for initiating, processing, preparing, storing, and transmitting illustrations of universal life insurance..." The Examiner apparently is taking the position that the "universal life insurance" of Ryan is equivalent with Applicant's feature of "processing of an insurance claim." Applicant respectfully disagrees.

Applicant's specification states:

The insurance claims processing system 10 may be used by an Insurance Company for various embodiments of a system and method for processing insurance claims. As used herein, an Insurance Company (IC) includes a business organization that provides insurance products and/or services to customers. More particularly, the insurance products may pertain to providing insurance coverage for accidents and the trauma-induced bodily injuries that may result due to the accident. Examples of trauma-induced bodily injuries may include, but are not limited to: loss of limb(s); bone fractures; head, neck and/or spinal injury, etc.

In one embodiment, on receiving a trauma-induced bodily injury, a customer may file an insurance claim (IC) with his/her insurance organization to cover medical and other accident-related expenses. An IC may utilize a computer-based insurance claim processing system to process insurance claims. In one embodiment, the processing may include estimating a value associated with the filed insurance claim.

(Specification, page 13, lines 13-26)

Ryan, however, does not appear to relate to processing of insurance claims. Instead, Ryan appears to teach software for preparing a quote for a life insurance policy. For example, Ryan states:

This invention generally relates to a computerized system for preparing and processing multiple universal life insurance quotes and for preparing and processing universal life insurance applications, based upon those quotes. More particularly, the present invention relates to a machine, manufacture, process, and improvement thereof.

(Ryan, col. 1, lines 11-17)

In accordance with the broad, general objects of this invention, a digital signal processing system processes and modifies electrical signals representing data to construct multiple universal life insurance quotes. Accordingly, the present invention involves processing information in a standardized manner, preferably to offer an individually selected universal life insurance product, the product being selected from a group of such products made available by different suppliers.

The system can, for example, be owned and operated by a suitably licensed national intermediary, for example, a broker or data processing company. The intermediary would work in conjunction with life insurance companies (and their agents and representatives) to design, develop, and distribute universal life insurance policies. The intermediary, operating nationally in cooperation with life insurance companies and utilizing the system provided by this invention, can



Inventor: Childress
U.S. Pat. Appl. No.: 09/603,302

facilitate the sale of the universal life insurance by agents accessing the system of this invention via remote terminals.
(Ryan, col. 5, lines 15-34)

Applicant submits that the cited art does not appear to teach or suggest the use of a computerized method of processing insurance claims. As such, Applicant submits that the claims are patentable over the cited art.

F. Summary

Based on the above, Applicant submits that all of the claims are now in condition for allowance. Favorable reconsideration is respectfully requested.

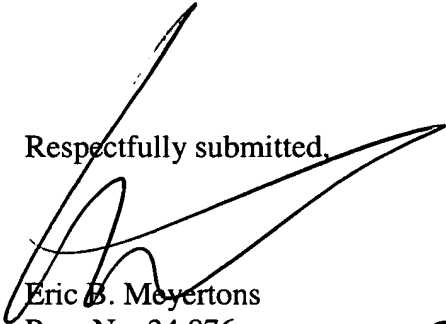
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Inventor: Childress
U.S. Pat. Appl. No.: 09/603,302

Applicant respectfully requests a one-month extension of time to respond to the Office Action dated January 7, 2003. A fee authorization form in the amount of \$110.00 is enclosed for the extension of time fee. If any further extension of time is required, Applicant hereby requests the appropriate extension of time. If any fees are inadvertently omitted or if any additional fees are required or have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel Deposit Account No. 50-1505/5053-35700/EBM

Respectfully submitted,


Eric B. Meyertons
Reg. No. 34,876

Attorney for Applicant (s)

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MAY 16 2003
GROUP 3600

MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C.
P.O. BOX 398
AUSTIN, TX 78767-0398
(512) 853-8800 (voice)
(512) 853-8801 (facsimile)

Date: 5-1-03